



Basel III

Liquidity Coverage Ratio (LCR) Quantitative Disclosure

31 December 2016

Bank Aljazira
LCR Common Disclosure Prudential Return Templates
As of December 31, 2016

Amount in SAR '000		TOTAL UNWEIGHTED ^a VALUE (Average) ^d	TOTAL WEIGHTED ^b VALUE (Average) ^d
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)		16,382,515
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits	0	0
4	Less stable deposits	16,825,749	1,682,575
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties) and networks of cooperative banks	0	0
7	Non-operational deposits (all counterparties)	21,978,175	14,476,224
8	Unsecured debt	0	0
9	Secured wholesale funding		
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and collateral requirements	14,217	39,167
12	Outflows related to loss of funding on debt products	0	0
13	Credit and liquidity facilities	140,278	14,028
14	Other contractual funding obligations	0	0
15	Other contingent funding obligations	10,567,016	260,521
16	TOTAL CASH OUTFLOWS		16,472,515
CASH INFLOWS			
17	Secured lending (eg reverse repos)	506,040	253,020
18	Inflows from fully performing exposures	5,288,282	3,206,775
19	Other cash inflows	0	0
20	TOTAL CASH INFLOWS	5,794,322	3,459,795
			TOTAL ADJUSTED^c VALUE
21	TOTAL HQLA		16,382,515
22	TOTAL NET CASH OUTFLOWS		13,012,721
23	LIQUIDITY COVERAGE RATIO (%)		126%

^a Unweighted values must be calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows).

^b Weighted values must be calculated after the application of respective haircuts (for HQLA) or inflow and outflow rates (for inflows and outflows).

^c Adjusted values must be calculated after the application of both (i) haircuts and inflow and outflow rates and (ii) any applicable caps (ie cap on Level 2B and Level 2 assets for HQLA and cap on inflows).

^d Average of last three monthly figures i.e. Oct 31, 2016, November 31, 2016 and December 31, 2016.